

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In Re Application of:

Sheldon H. Foss *et al.*

Confirmation No.: 8917

Group Art Unit: 3691

Serial No.: 10/646,150

Examiner: Elizabeth Rosen

Filed: 08/22/2003

Docket No. 03102.1020

For: System and Method for Dynamically Managing a Financial Account

**AMENDMENT & RESPONSE TO OFFICE ACTION**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

The non-final Office Action mailed August 17, 2009 has been carefully considered. In response, the Applicants timely submit this Amendment & Response. Please enter the following amendments and consider the following remarks.

**AUTHORIZATION TO DEBIT DEPOSIT ACCOUNT**

It is believed that extensions of time or fees for net addition of claims are not required, beyond those, which may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. §1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to Deposit Account No. 50-3479.